

Certificate of Notice Page 1 of 4  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

MODIFIED

**DEFAULT O/E JAD**

IN RE:

RALPH H. DEAL

KATHY J. DEAL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-70210 JAD

Chapter 13

Document No.: 81

FILED

6/29/22 1:25 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

ORDER OF COURT

AND NOW, this 29th day of June, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

(7) The Debtor(s) SHALL FILE his/her  
Financial Management Course Certificate And  
Certificate Of Discharge Eligibility by  
7/20/2022 or sanctions may be  
imposed.

BY THE COURT  
  
jsf

U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

In re:  
Ralph H. Deal  
Kathy J. Deal  
Debtors

Case No. 17-70210-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Jun 29, 2022

Form ID: pdf900

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ralph H. Deal, Kathy J. Deal, 2925 Somerset Pike, Johnstown, PA 15905-7000
14382766	+ Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640
14382772	+ Conemaugh Emerg Phys Group, P.O. Box 644553, Pittsburgh, PA 15264-4553
14382773	+ Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305
14382774	+ DLP, Conemaugh Phys Group, 1086 Franklin Street, Johnstown, PA 15905-4305
14382776	+ First Credit Resources, Inc., 1466 Frankstown Road, Johnstown, PA 15902-1315
14382777	+ KML Law Group, P.C., Attn: Thomas I. Puleo, Esquire, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541
14382778	+ Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
14382779	+ Stoneleigh Recovery Associates, LLC, P.O. Box 1479, Lombard, IL 60148-8479

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: sm.rd.so.bkr@usda.gov	Jun 29 2022 23:47:00	Rural Housing Customer Service Center Usda, P O Box 66879, St. Louis, MO 63166-6879
14382764	+ Email/Text: legal@arsnational.com	Jun 29 2022 23:47:00	ARS National Services, Inc., P.O. Box 463023, Escondido, CA 92046-3023
14382765	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2022 23:59:22	Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14382767	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2022 23:59:18	Cap One, Po Box 85520, Richmond, VA 23285
14382768	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2022 23:59:27	Cap1/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14382769	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2022 23:59:19	Cap1/Bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14382770	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2022 23:59:13	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14648497	+ Email/Text: bnc@bass-associates.com	Jun 29 2022 23:47:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14673226	+ Email/Text: bankruptcy@cavps.com	Jun 29 2022 23:47:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14382771	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2022 23:59:22	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14382775	+ Email/Text: psnyder@fcbanking.com	Jun 29 2022 23:47:00	First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952
14644097	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2022 23:59:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14384275	+ Email/PDF: rmscedi@recoverycorp.com	Jun 29 2022 23:59:28	PRA Receivables Management, LLC, PO Box

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14382780	+ Email/PDF: gecsedl@recoverycorp.com	Jun 29 2022 23:59:19	41021, Norfolk, VA 23541-1021
14382781	+ Email/PDF: gecsedl@recoverycorp.com	Jun 29 2022 23:59:28	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14382782	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 29 2022 23:47:00	Syncb/Sams Club, Po Box 965005, Orlando, FL 32896-5005
14409362	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 29 2022 23:47:00	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14924160	Email/PDF: bncnotices@becket-lee.com	Jun 29 2022 23:59:29	Toyota Motor Credit Corporation, P.O. Box 9013, Addison, Texas 75001-9013
14645780	Email/Text: sm.rd.so.bkr@usda.gov	Jun 29 2022 23:47:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14382783	+ Email/Text: sm.rd.so.bkr@usda.gov	Jun 29 2022 23:47:00	USDA Rural Housing Service, Customer Service Center, P O BOX 66879, St. Louis, MO 63166-6879
			Usda Rural Development, 4300 Goodfellow Blvd, Saint Louis, MO 63120-1719

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Kathy J. Deal thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Ralph H. Deal thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

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[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 5